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Re: Serial No. 09/703,357
Atty. Docket No. WELL0011
TOTAL PAGES (incl. cover sheet) - 22
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Amendment (21 pages).

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Application No. 09/703,357

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re Application of: Banaugh et al. Docket No.: WELL0011
Serial No. : 09/703,357 Art Unit: 3624
Filed: 31 October 2000 Examiner: Kyle, Charles R.
10 Title: Method and Apparatus for Integrated Payments Processing and Decisioning
for Internet Transactions

October 26, 2005

15 Mailstop: Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

20 **Amendment**

Sir:

25 This is an Amendment in response to the Final Office Action, mailed August 26,
2005, for the above-identified patent application. Amendment to the claims is
attached hereto. The Commissioner is hereby authorized to charge any additional
fees due or credit any overpayment to Deposit Account No. 07-1445.